

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel Ian Flitcroft et al.

Application No.: 09/665,574

Filing Date: September 18, 2000

Title: CREDIT CARD SYSTEM AND
METHOD



Group Art Unit: 3627

Examiner: MICHAEL A. CUFF

Confirmation No.: 6529

AMENDMENT/REPLY TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is a reply for the above-identified patent application.

- ☐ A Petition for Extension of Time is enclosed.
- ☐ _____ Terminal Disclaimer(s) and the ☐ \$ 65 ☐ \$ 130 fee per Disclaimer due under 37 C.F.R. § 1.20(d) are enclosed.
- ☒ Also enclosed is/are: PTO-1449 with 25 documents
- ☐ Small entity status is hereby claimed.
- ☐ Applicant(s) requests continued examination under 37 C.F.R. § 1.114 and enclose the ☐ \$ 395 ☐ \$ 790 fee due under 37 C.F.R. § 1.17(e).
- ☐ Applicant(s) requests that any previously unentered after final amendments not be entered. Continued examination is requested based on the enclosed documents identified above.
- ☐ Applicant(s) previously submitted _____ on _____ for which continued examination is requested.
- ☐ Applicant(s) requests suspension of action by the Office until at least _____, which does not exceed three months from the filing of this RCE, in accordance with 37 C.F.R. § 1.103(c). The required fee under 37 C.F.R. § 1.17(i) is enclosed.
- ☐ A Request for Entry and Consideration of Submission under 37 C.F.R. § 1.129(a) (1809/2809) is also enclosed.

- ☐ No additional claim fee is required.
- ☐ An additional claim fee is required, and is calculated as shown below:

AMENDED CLAIMS					
	No. of Claims	Highest No. of Claims Previously Paid For	Extra Claims	Rate	Additional Fee
Total Claims	0	20	0	x \$ 50 (1202)	\$ 0
Independent Claims	0	3	0	x \$ 200 (1201)	0
<input type="checkbox"/> If Amendment adds multiple dependent claims, add \$ 360 (1203)					\$ 0
Total Claim Amendment Fee					\$ 0
<input type="checkbox"/> Small Entity Status claimed - subtract 50% of Total Claim Amendment Fee					0
TOTAL ADDITIONAL CLAIM FEE DUE FOR THIS AMENDMENT					\$ 0

- ☐ Charge _____ to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of _____ is enclosed for the fee due.
- ☐ Charge _____ to credit card for the fee due. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.20(d) and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BUCHANAN INGERSOLL & ROONEY PC

Date August 3, 2006

By:


Charles F. Wieland III
Registration No. 33096

P.O. Box 1404
Alexandria, VA 22313-1404
703 836 6620

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

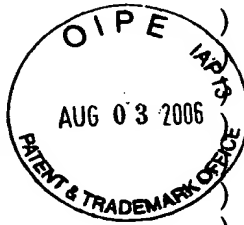


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RESPONSE TO OFFICE COMMUNICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Communication of July 24, 2006, Applicants note with appreciation the Examiner's consideration of the documents on the lengthy list of the four page Form PTO-1449. However, it is also noted that the Examiner added the notation "titles only" as to several of the articles. It is assumed that the Examiner was unable to access copies of these articles, although they have been supplied in several of the related cases as well as the current application. Applicants might be criticized for not resupplying copies of these articles in light of the Examiner's indication. In light of these factors, Applicants respectfully request that the Examiner initial the attached fresh PTO-1449, which lists only the articles that were considered as having somewhat limited consideration. Additional copies of the articles are

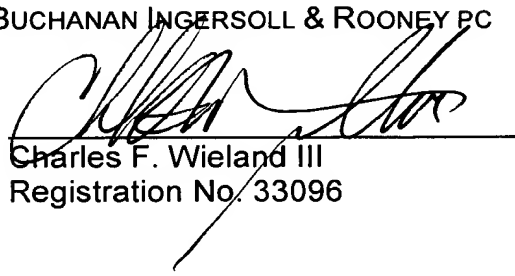
attached. Applicants respectfully request that the Examiner initial this form and return it to the undersigned.

Respectfully submitted,

BUCHANAN INGERSOLL & ROONEY PC

Date: August 3, 2006

By:


Charles F. Wieland III
Registration No. 33096

P.O. Box 1404
Alexandria, VA 22313-1404
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(use as many sheets as necessary)

Sheet 1 of 2

Application Number	09/665,574
Filing Date	September 18, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	MICHAEL A. CUFF
Attorney Docket No.	1032668-000026

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	Ketchpel et al., "Shopping Models: A Flexible Architecture for Information Commerce," Library Project Working Paper SIDL-WP-19960052, 1996.
	Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992
	Web page for "Virtual Credit Card (VCC)," found at http://www.geocities.com/Eureka/Park/5014/vcc.htm bearing the parent, putative date of August 9, 1998.
	Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987, Vol. 45, p. 92.
	Jones. "ACE Server to Ship for NT." InfoWorld, February 3, 1997, Vol. 19, No. 5, p. 8

Examiner Signature		Date Considered	
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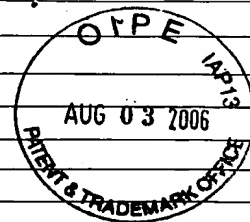
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 2

Application Number	09/665,574
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Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	Yamada, "Security Dynamics Plans to Launch Reseller Program," Computer Reseller News, August 19, 1996, No. 697, p. 65.
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	"Security Dynamics Expands Level of User Authentication for Internet Security," Business Wire, March 27, 1995.
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	V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy," http://www.shipwright.com/rants/rant_15.html , 4 September 1996.
	Hersheim, "Smart Card," http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm , 24 September 1996.
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	GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary," http://www.ge.com/capital/cardservices/corpcard/5news5.html .
	"NetChex - a short brief," http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html , 1997.
	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html , 1995.

Examiner
SignatureDate
Considered

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